

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles  
Appl. No. : 10/041,765  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVE USE OF RISK  
MODELS TO PREDICT  
FINANCIAL RISK  
Examiner : Kelly Scaggs Campen  
Group Art Unit : 3691

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*John R. King*  
John R. King, Reg. No. 34,362

**RESPONSE TO RESTRICTION REQUIREMENT****Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Notice of Non-Compliant Amendment mailed on February 13, 2008, Applicants are re-submitting a corrected version of a Response to Restriction Requirement.

By way of background, the Restriction Requirement mailed July 9, 2007, issued a three-way restriction with the Group I claims including Claims 1-39. The Restriction Requirement further stated that with respect to the Group I claims, Claim 31 was generic, but required an election of the following species: Claims 1-12, Claims 13-30, and Claims 31-39.

The Notice of Non-Complaint Amendment states that one of these species was not elected in the response to the Restriction Requirement.

Applicants elect without traverse, the third species directed to Claims 31-39. Accordingly, Applicant is withdrawing Claims 1-12, 13-30 and Claims 40-82 from consideration. Applicants believe that at least Claim 31 is generic. Upon the allowance

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of a generic claim, Applicants understand that they will be entitled to consideration of Claims 1-12, 13-30 and 40-82.

A complete listing of claims and their status begins on page 3 of this paper.